

Serial No. 09/955,464 filed 9/18/2001
Amendment and Response of Feb. 19, 2008
to Office Action of Oct. 18, 2007

Remarks

Receipt is acknowledged of the Office Action of October 18, 2007 in the above-captioned matter. Reconsideration of the application and all extensions of the time provided for response deemed necessary are respectfully requested. The Commissioner is hereby authorized to debit any and all amounts required from Deposit Account No. 50-1604.

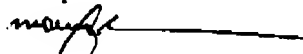
In the Office Action, an Election Requirement was set forth requiring restriction to either of Inventions I or II. In response, applicant hereby elects Invention II for examination (claims 7-18), without traverse. New claims 38-52 corresponding to Invention II have also been added. Claims 38-52 are related to the invention of claims 7-18, but with a different scope of protection.

Claims 7-18 and 38-52 are directed to a webbank system in accordance with the present inventions. In some embodiments, transfers can be conducted from the first webbank to the second webbank, or the first webbank owner can transfer money (in reverse) from the second webbank to the first webbank. Further details regarding the system are set forth in the claims above.

Favorable action on the application is respectfully requested.

Dated: February 19, 2008

Respectfully submitted,



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